

Form 319

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Jerry A. McKinney**  
**Kathy J. McKinney**  
Debtor(s)

:  
:  
:  
:  
:  
:

Case No. 19-70386-JAD  
Chapter: 7

**ORDER**

In a Chapter 7 case, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a ***Statement of Completion*** evidencing completion of a personal financial management course, or alternatively, a ***Certification*** that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty. The deadline for filing one of the above documents is within 60 days after the first date set for the meeting of creditors under *Section 341* of the *Bankruptcy Code*. *11 U.S.C. §727(a)(11)* requires that no discharge shall be granted unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so.

In this case, the Debtor(s) failed to timely file a Certification substantially conforming to *Official Form No. 423*, i.e., a ***Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management***, which reflects timely attendance at a course in personal financial management, or alternatively, a basis for excuse from such obligation.

***AND NOW***, this ***The 9th of June, 2021***, it is hereby ***ORDERED, ADJUDGED and DECREED*** that this case is ***DEEMED CLOSED, without entry of a discharge order***. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: June 9, 2021

cm: Debtor

Jeffery A. Deller  
United States Bankruptcy Judge

In re:  
Jerry A. McKinney  
Kathy J. McKinney  
Debtors

Case No. 19-70386-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin

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Total Noticed: 111

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542   |
| sp       | + Adam N. Quatrini, Quatrini Rafferty, P.C., 550 East Pittsburgh Street, Greensburg, PA 15601-2663   |
| sp       | + Quatrini Rafferty, P.C., 550 East Pittsburgh Street, Greensburg, PA 15601-2663   |
| cr       | + The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700   |
| 15077258 | + ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401   |
| 15077264 | + AM Std Asst., 100 Cambridge St., Suite 1600, Boston, MA 02114-2518   |
| 15077263 | Altoona Regional, 820 Howard Ave., Altoona, PA 16601   |
| 15077265 | + Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890   |
| 15278121 | Bridgecrest credit company, LLC, PO Box 29018 Phoenix AZ 85038   |
| 15077272 | + CBCS, PO Box 2724, Columbus, OH 43216-2724   |
| 15077284 | ++ CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 address filed with court:, Continental Finance, P.O. Box 105125, Atlanta, GA 30348 |
| 15077274 | + Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197  |
| 15077275 | + Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009   |
| 15077278 | + Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305  |
| 15077279 | + Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584  |
| 15077281 | + Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870   |
| 15077282 | + Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172   |
| 15077283 | Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476  |
| 15077288 | + Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940  |
| 15077291 | + David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956   |
| 15077292 | + Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191, Chelsea, MA 02150-9191  |
| 15099528 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  |
| 15077294 | Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104  |
| 15077295 | + Geisinger, P.O. Box 27727, Newark, NJ 07101-7727   |
| 15077296 | + Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001  |
| 15077299 | HSBC, P.O. Box 7114, Charlotte, NC 28272   |
| 15077300 | + HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 33510-3942   |
| 15077297 | + Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3265  |
| 15077298 | + Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150  |
| 15077301 | + ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893  |
| 15077304 | + KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541   |
| 15077305 | + L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099  |
| 15077306 | + Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356   |
| 15077307 | + Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964  |
| 15077311 | + M&T Bank/Lakeview, P.O. Box 840, Buffalo, NY 14240-0840  |
| 15077319 | + MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  |
| 15077313 | + Matt Harron, Nick Miller & Amy Buchanan, Attorneys at Law, 607 College Street, Suite 101, Pittsburgh, PA 15232-1700                                    |
| 15077314 | + Med East Post Opd Surgical, P.O. Box 822796, Philadelphia, PA 19182-2796   |
| 15077316 | Meredith Manor, Waverly, WV 26184  |
| 15085703 | + Meredith Manor, 147 Saddle Ln, Waverly, WV 26184-3254  |
| 15077318 | Mihalkd's, One Hillside Drive, Altoona, PA 16601   |

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15354387 + Mount Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005  
15077320 + Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905  
15077321 + Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005  
15077323 + National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036  
15077324 + Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129  
15077325 + PA Collection, P.O. Box 893, Washington, PA 15301-0893  
15118162 + Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976  
15077326 + Penelec/First Energy, P.O. Box 16001, Reading, PA 19612-6001  
15077327 + Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988  
15077328 + Penn Credit, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988  
15077329 + Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157  
15077330 + Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893  
15077331 + Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447  
15077334 + Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717  
15077335 + R&R Radiology Consultants, P.O. Box 129, State College, PA 16803  
15077336 + Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312  
15077337 + Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559  
15077340 + The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303  
15117943 + The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232-1700  
15077341 + The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211  
15077343 + Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555  
15077344 + Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518  
15077347 + UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472  
15077348 + UPMC Altoona, P.O. Box 1123, Minneapolis, MN 55440-1123  
15354388 + UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 66

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                               | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/PDF: acg.acg.ebn@americaninfosource.com          | Jun 10 2021 01:15:53 | Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + Email/PDF: rmscedi@recoverycorp.com                    | Jun 10 2021 01:15:54 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 15077260 | + Email/Text: EBNProcessing@afni.com                     | Jun 10 2021 01:53:00 | AFNI, 1310 MLK Drive, P.O. Box 3517, Bloomington, IL 61702-3517  |
| 15077259 | + Email/Text: katie.wilson@advanceddisposal.com          | Jun 10 2021 01:51:00 | Advanced Disposal, 6330 Route 219, Brockway, PA 15824-5016   |
| 15077261 | + Email/Text: kristin.villneave@allianceoneinc.com       | Jun 10 2021 01:50:00 | Alliance One, 4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643                                     |
| 15077262 | + Email/Text: ally@ebn.phinsolutions.com                 | Jun 10 2021 01:50:00 | Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  |
| 15077266 | + Email/Text: EBN_IndianapolisIMC@receivemorermp.com     | Jun 10 2021 01:54:00 | Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329  |
| 15354385 | + Email/Text: dl-collectionsbankruptcyteam@drivetime.com | Jun 10 2021 01:53:00 | Bridgecrest Credit Company LLC, P.O. Box 29018, Phoenix, AZ 85038-9018   |
| 15077273 | + Email/Text: bankruptcy_notifications@ccsusa.com        | Jun 10 2021 01:54:00 | CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679  |
| 15077268 | + Email/Text: bankruptcy@cavps.com                       | Jun 10 2021 01:53:00 | Calvary Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322                            |
| 15077269 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com       | Jun 10 2021 01:18:37 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                       |
| 15077270 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com       | Jun 10 2021 01:15:51 | Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285   |
| 15099544 | Email/PDF: AIS.cocard.ebn@americaninfosource.com         |                      |  |

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|----------|--|----------------------|---|
|          |  | Jun 10 2021 01:15:51 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083   |
| 15080683 | + Email/Text: bankruptcy@cavps.com                   | Jun 10 2021 01:53:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                             |
| 15077280 | + Email/Text: bankruptcy@firstenergycorp.com         | Jun 10 2021 01:53:00 | Collection Service Center, 839 5th Avenue, New Kensington, PA 15068-6303                                |
| 15077285 | + Email/Text: ebnotifications@creditacceptance.com   | Jun 10 2021 01:50:00 | Credit Acceptance Corporation, 25505 W. 12 Mile Rd., Suite 3000, Southfield, MI 48034-8331              |
| 15077286 | + Email/Text: csd1clientservices@cboflanc.com        | Jun 10 2021 01:53:00 | Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271                        |
| 15077287 | + Email/Text: bankruptcy_notifications@ccsusa.com    | Jun 10 2021 01:54:00 | Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3225                            |
| 15077289 | + Email/Text: bdsupport@creditmanagementcompany.com  | Jun 10 2021 01:53:00 | Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept., Pittsburgh, PA 15205-3956      |
| 15077290 | + Email/Text: bdsupport@creditmanagementcompany.com  | Jun 10 2021 01:53:00 | Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956                              |
| 15077293 | + Email/PDF: ais.exeter.ebn@americaninfosource.com   | Jun 10 2021 01:15:54 | Exeter Finance Corp., P.O. Box 166008, Irving, TX 75016-6008  |
| 15087043 | + Email/PDF: ais.exeter.ebn@americaninfosource.com   | Jun 10 2021 01:18:40 | Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399  |
| 15354389 | Email/Text: bankruptcy@avadynehealth.com             | Jun 10 2021 01:50:00 | H&R Accounts, 5320 22nd Avenue, P.O. Box 672, Moline, IL 61266  |
| 15077303 | + Email/Text: sbse.cio.bnc.mail@irs.gov              | Jun 10 2021 01:51:00 | Internal Revenue Service, Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107 |
| 15077276 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Jun 10 2021 01:18:36 | Chase Card, Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850                                  |
| 15077277 | Email/PDF: ais.chase.ebn@americaninfosource.com      | Jun 10 2021 01:18:36 | Chase Mortgage, P.O. Box 24696, Columbus, OH 43224  |
| 15077309 | + Email/Text: ebn@ltdfin.com                         | Jun 10 2021 01:51:00 | LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134                      |
| 15077310 | + Email/PDF: resurgentbknofications@resurgent.com    | Jun 10 2021 01:18:41 | LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497   |
| 15116944 | Email/PDF: resurgentbknofications@resurgent.com      | Jun 10 2021 01:15:55 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                  |
| 15117945 | Email/Text: camanagement@mtb.com                     | Jun 10 2021 01:51:00 | Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840                        |
| 15077308 | + Email/PDF: gecsedl@recoverycorp.com                | Jun 10 2021 01:15:50 | Lowes, P,O, Box 530914, Atlanta, GA 30353-0914  |
| 15077315 | + Email/Text: rcpsbankruptcynotices@parallon.com     | Jun 10 2021 01:54:00 | Medicredit Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629   |
| 15077317 | + Email/Text: bankruptcydpt@mcmcg.com                | Jun 10 2021 01:53:00 | Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255   |
| 15077322 | + Email/Text: bankruptcy@ncaks.com                   | Jun 10 2021 01:50:00 | National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023                                     |
| 15077332 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 10 2021 01:18:39 | Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541                                   |
| 15077333 | + Email/Text: bnc-quantum@quantum3group.com          | Jun 10 2021 01:52:00 | Quantum3 Group LLC as agent for, Cascade Capital LLC Series C, P.O. Box 788, Kirkland, WA 98083-0788    |

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| 15077338 | + Email/Text: bankruptcy@sw-credit.com                                 | Jun 10 2021 01:53:00 | Southwest Credit Systems, 4120 International Parkway ste 1100, Carrollton, TX 75007-1958                         |
| 15077339 | + Email/PDF: cbp@onemainfinancial.com                                  | Jun 10 2021 10:32:38 | Springleaf, P.O. Box 64, Evansville, IN 47701-0064   |
| 15079213 | + Email/PDF: gecsed@recoverycorp.com                                   | Jun 10 2021 01:18:35 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                     |
| 15077342 | + Email/Text: bankruptcydepartment@tsico.com                           | Jun 10 2021 01:53:00 | Transworld Sytems, P.O. Box 15273, Wilmington, DE 19850-5273   |
| 15077346 | + Email/Text: skorman@uoc.com  | Jun 10 2021 01:54:15 | UOC, 101 Regent Court, State College, PA 16801-7965  |
| 15077345 | + Email/Text: bnc@alltran.com  | Jun 10 2021 01:51:00 | United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929   |
| 15077349 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Jun 10 2021 01:50:00 | Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500, Saint Charles, MO 63304-2225     |
| 15110575 | Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM                              | Jun 10 2021 01:18:46 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                                    |
| 15146031 | + Email/PDF: acg.acg.ebn@americaninfosource.com                        | Jun 10 2021 01:15:53 | Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Lakeview Loan Servicing, LLC  |
| cr       | *+            | Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  |
| 15077312 | *P++          | CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099, address filed with court:, Mabt/contfin, P.O. Box 8099, Newark, DE 19714  |
| 15354386 | *+            | Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001   |
| 15120730 | *+            | Holiday Financial, 1800 Daisy Street, Ext., St. Clearfield, PA 16830-3265   |
| 15077302 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 21126, Philadelphia, PA 19114-0326 |
| 15085704 | *+            | MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016   |
| 15117263 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 15077267 | ##+           | Beneficial, P.O. Box 1231, Brandon, FL 33509-1231   |
| 15077271 | ##+           | Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916   |

TOTAL: 1 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-7

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2021 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Brian Nicholas                      | on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com  |
| David Z. Valencik                   | on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com<br>cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com       |
| David Z. Valencik                   | on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com<br>cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com |
| Lisa M. Swope, Chapter 7 Trustee    | lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com   |
| Lisa M. Swope, Chapter 7 Trustee    | on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,<br>PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com  |
| Maria Miksich                       | on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com   |
| Mark B. Peduto                      | on behalf of Debtor Jerry A. McKinney mpeduto@c-vlaw.com<br>jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com   |
| Mark B. Peduto                      | on behalf of Joint Debtor Kathy J. McKinney mpeduto@c-vlaw.com<br>jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com   |
| Matthew M. Herron                   | on behalf of Creditor The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com  |
| Office of the United States Trustee | ustregion03.pi.ecf@usdoj.gov  |

TOTAL: 10